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April 14, 2004

ATTORNEY DOCKET NO. 5793.3145-00000
CUSTOMER NO. 22,852



Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

New U.S. Patent Application
Title: Systems, Methods and Computer Readable Media for Managing
Balance Transfer Accounts
Inventors: Nathan T. Czyzewski and Franco D. Harris

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - Thirty-seven (37) pages, including Nine (9) independent claims and Forty-five (45) claims total.
2. Drawings - Two sheets of drawings (Figures 1-2).
3. The filing fee is calculated as follows:

Basic Application Filing Fee					\$770	\$ 770.00
	Number of Claims		Basic	Extra Claims		
Total Claims	45	-	20	25	x \$18	450.00
Independent Claims	9	-	3	6	x \$86	516.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$290	
Subtotal						\$ 1736.00
Reduction by 1/2 if small entity						-
TOTAL APPLICATION FILING FEE						\$ 1,736.00

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DUNNER LLP

4. A check for \$1736.00 is enclosed. The fee includes:

\$770.00 filing fee; and
\$966.00 additional claims fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, D.C. 20005-3315

This application will be completed in accordance with 37 C.F.R. § 1.53(f) upon receiving a Notice to File Missing Parts of Application.

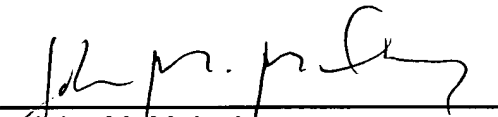
Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: _____


John M. Mulcahy
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JZM:llj
Enclosures